

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
EDWIN F. GUZMAN

Case No.: 18-25743  
Chapter: 7  
Judge: CMG

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**NOTICE OF PROPOSED ABANDONMENT**

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Bunce D. Atkinson, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

|                       |  |
|-----------------------|--|
| Address of the Clerk: | Clarkson S. Fisher US Courthouse<br>402 East State Street<br>Trenton, NJ 08608 |
|-----------------------|--|

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on 12/22/2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

|   |
|---|
| Description and value of property: 208 Grove Street, North Plainfield, NJ - Value: \$248,677.00 |
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|   |
|---|
| Liens on property: Homebridge Financial I - Value: \$287,471.00 |
|---|

|  |
|--|
| Amount of equity claimed as exempt: \$0.00 |
|--|

Objections must be served on, and requests for additional information directed to:

Name: Bunce D. Atkinson, Chapter 7 Trustee  
Address: 1011 Highway 71, Suite 200 Spring Lake, NJ 07762-2030  
Telephone No.: (732) 449-0525

In re:  
Edwin F Guzman  
Debtor(s)

Case No. 18-25743-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 23, 2020

User: admin  
Form ID: pdf905

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Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2020:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Edwin F Guzman, 208 Grove Street, North Plainfield, NJ 07060-4743   |
| 517688023 | + Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871   |
| 517688021 | + Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540   |
| 517688025 | + Apex Tech School, 525 Ave. of Americas, New York, NY 10011-8413   |
| 517688041 | Apex Tech School, Morgan, Bornstein, & Morgan, 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3269  |
| 517688031 | + Comenitycapital/c21, Po Box 182120, Columbus, OH 43218-2120   |
| 517688030 | + Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  |
| 517688034 | Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  |
| 517688035 | + Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037   |
| 517688040 | + McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201, Collingswood, NJ 08108-2818  |
| 517938162 | + New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  |
| 517885297 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675  |
| 517885298 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675                        |
| 517688048 | + Peter C. Merani, P.C., 1001 Avenue of the Americas, Suite 1800, New York, NY 10018-5515   |
| 517688049 | + Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2366  |
| 517688050 | + Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520   |
| 517811932 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-045 |
| 517688051 | + State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111   |
| 517688052 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409                 |
| 517743215 | The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007  |
| 517688053 | + Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004   |
| 517782416 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 517688055 | + Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004  |
| 517688056 | TransUnion, P.O. Box 2000, Crum Lynne, PA 19022   |

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov              | Nov 23 2020 21:26:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov      | Nov 23 2020 21:26:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517688019 | + Email/Text: backoffice@affirm.com              | Nov 23 2020 21:27:00 | Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720  |
| 517688020 | + Email/Text: backoffice@affirm.com              | Nov 23 2020 21:27:00 | Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  |
| 517688028 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Nov 23 2020 22:06:38 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |

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| 517688026 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com                     | Nov 23 2020 22:05:28 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 517773160 | Email/PDF: AIS.cocard.ebn@americaninfosource.com                       | Nov 23 2020 22:06:01 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 519028742 | + Email/PDF: creditonebknotifications@resurgent.com                    | Nov 23 2020 22:05:29 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873   |
| 517688033 | Email/Text: mrdiscen@discover.com                                      | Nov 23 2020 21:25:00 | Discover Financial, Po Box 15316, Wilmington, DE 19850  |
| 517696148 | Email/Text: mrdiscen@discover.com                                      | Nov 23 2020 21:25:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 517688032 | + Email/Text: mrdiscen@discover.com                                    | Nov 23 2020 21:25:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025  |
| 517688036 | + Email/Text: Bankruptcy@homebridge.com                                | Nov 23 2020 21:27:00 | Homebridge Financial I, 112 Townpark Dr Nw Ste 3, Kennesaw, GA 30144-3754   |
| 517813679 | + Email/Text: Bankruptcy@homebridge.com                                | Nov 23 2020 21:27:00 | Homebridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754  |
| 517688037 | Email/Text: sbse.cio.bnc.mail@irs.gov                                  | Nov 23 2020 21:26:00 | Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 517806321 | Email/PDF: resurgentbknotifications@resurgent.com                      | Nov 23 2020 22:05:35 | LVNV Funding, LLC its successors and assigns as, assignee of Golden Caps Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517688038 | + Email/Text: bk@lendingclub.com                                       | Nov 23 2020 21:27:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985   |
| 517688042 | + Email/Text: Jerry.Bogar@conduent.com                                 | Nov 23 2020 21:27:00 | New Jersey E-ZPass, P.O. Box 4971, Trenton, NJ 08650-4971   |
| 517724065 | + Email/PDF: cbp@onemainfinancial.com                                  | Nov 23 2020 22:05:55 | OneMain, PO Box 3251, Evansville, IN 47731-3251   |
| 517688043 | + Email/PDF: cbp@onemainfinancial.com                                  | Nov 23 2020 22:05:19 | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013   |
| 517688046 | + Email/PDF: cbp@onemainfinancial.com                                  | Nov 23 2020 22:06:33 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010   |
| 517688045 | + Email/PDF: cbp@onemainfinancial.com                                  | Nov 23 2020 22:05:20 | Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198   |
| 518143363 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com                   | Nov 23 2020 22:06:08 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541   |
| 518143364 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com                   | Nov 23 2020 22:06:08 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541            |
| 517688057 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Nov 23 2020 21:25:00 | Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225  |
| 517688058 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Nov 23 2020 21:25:00 | Verizon, Po Box 650584, Dallas, TX 75265-0584   |
| TOTAL: 25 |  |                      |   |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517938163 |               | New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC |

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|           |      | 29603-0675, New Penn Financial, LLC d/b/a Shellpoint  |
| 517688024 | *+   | Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871   |
| 517688022 | *+   | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540   |
| 517688029 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238                                       |
| 517688027 | *+   | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 517688039 | *+   | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985  |
| 519028743 | *+   | New Jersey E-Zpass, PO box 4971, Trenton NJ 08650-4971  |
| 517688044 | *+   | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013   |
| 517688047 | *+   | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010   |
| 519028744 | *+   | Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich St., New York, NY 10007-2366   |
| 517688054 | *P++ | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409 |

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2020 at the address(es) listed below:**

| Name                   | Email Address  |
|------------------------|--|
| Albert Russo           | on behalf of Trustee Albert Russo docs@russotrustee.com  |
| Bunce Atkinson         | bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com   |
| Denise E. Carlon       | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Justin M Gillman       | on behalf of Debtor Edwin F Guzman ecf@gbclawgroup.com<br>R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com |
| Phillip Andrew Raymond | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com<br>mccallaecf@ecf.courtdrive.com            |
| Rebecca Ann Solarz     | on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com   |
| U.S. Trustee           | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 7